

Form ntchrgbk

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 19-20685-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Stephen Ferraro  
417 3rd Street  
Waretown, NJ 08758

Social Security No.:

xxx-xx-2821

Employer's Tax I.D. No.:

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**NOTICE OF HEARING**

PLEASE TAKE NOTICE that a hearing will be held at

Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

on 6/3/24 at 10:00 AM

to consider and act upon the following:

**73** – Creditor's Certification of Default (related document:63 Order Resolving Creditor's Certification of Default) filed by Denise E. Carlon on behalf of UMB Bank, National Association, not in its individual capacity, but solely as legal title trustee for PRL Title Trust I. Objection deadline is 05/22/2024. (Attachments: # 1 Exhibit A – Order Curing Post-Petition Arrears # 2 Exhibit B – Certification of Creditor # 3 Proposed Order # 4 Certificate of Service) (Carlon, Denise)

Dated: 5/15/24

Jeanne Naughton  
Clerk, U.S. Bankruptcy Court

In re:  
Stephen Ferraro  
Debtor

Case No. 19-20685-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: May 15, 2024

User: admin  
Form ID: ntchrgbk

Page 1 of 2  
Total Noticed: 3

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 17, 2024:

Recip ID	Recipient Name and Address
db	+ Stephen Ferraro, 417 3rd Street, Waretown, NJ 08758-3101
cr	+ NJ Law & Public Safety Credit Union, McKenna, DuPont, Higgins & Stone, PO Box 610, 229 Broad Street, Red Bank, NJ 07701-2009

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: RASEBN@raslg.com	May 15 2024 20:49:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, RAS CITRON, LLC, 130 CLINTON ROAD, SUITE 202, Fairfield, NJ 07004-2927

TOTAL: 1

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 17, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 15, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper ajennings@raslg.com
Denise E. Carlon	on behalf of Creditor UMB Bank National Association, not in its individual capacity, but solely as legal title trustee for PRL Title Trust I dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

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Date Rcvd: May 15, 2024

Form ID: ntchrgbk

Total Noticed: 3

Harold N. Kaplan

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper hkaplan@rasnj.com kimwilson@raslg.com

Laura M. Egerman

on behalf of Creditor UMB Bank National Association, not in its individual capacity, but solely as legal title trustee for PRL Title Trust I laura.egerman@mccalla.com, mccallaecf@ecf.courtdrive.com

Michael R. DuPont

on behalf of Creditor NJ Law & Public Safety Credit Union dupont@redbanklaw.com lori@redbanklaw.com

Phillip Andrew Raymond

on behalf of Creditor UMB Bank National Association, not in its individual capacity, but solely as legal title trustee for PRL Title Trust I phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com

Robert Braverman

on behalf of Debtor Stephen Ferraro rbraverman@mcdowelllegal.com  
tcuccuini@mcdowelllegal.com;jmiller@mcdowelllegal.com;lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;bravermanrr62202@notify.bestcase.

Sindi Mncina

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper smncina@raslg.com

Thomas G. Egner

on behalf of Debtor Stephen Ferraro tegner@mcdowelllegal.com  
tcuccuini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;jmiller@mcdowelllegal.com;egnertr62202@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11